

Fill in this information to identify the case:

Debtor 1	Johnny R Rangel and Jennifer L Rangel
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern District of Michigan
Case number	1820435

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
Wells Fargo Bank, N.A.

**Court claim no.** (if known): 6

**Last 4 digits** of any number you use to  
identify the debtor's account: 5 2 4 1

### Date of payment change:

Must be at least 21 days after date  
of this notice

06/01/2020

### New total payment:

Principal, interest, and escrow, if any \$ 702.74

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 163.87

New escrow payment: \$ 163.36

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Kim Daye \_\_\_\_\_ Date 04/20/2020  
Signature

Print: Daye, Kim  
First Name Middle Name Last Name

VP Loan Documentation  
Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan

Chapter 13 No. 1820435  
Judge: Daniel S. Opperman

In re:

Johnny R Rangel and Jennifer L Rangel

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 21, 2020 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Johnny R Rangel and Jennifer L Rangel  
200 32nd St

Bay City MI 48708

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney: By Court's CM/ECF system registered email address

Kimberly A. Kramer  
Kimberly Kramer, PLC  
916 Washington Ave. Suite 301

Bay City MI 48708

By Court's CM/ECF system registered email address

N/A

Trustee: By Court's CM/ECF system registered email address

Thomas McDonald

3144 Davenport

Midland MI 48602

/s/Kim Daye

**WELLS  
FARGO****HOME  
MORTGAGE**

**Return Mail Operations**  
PO Box 14547  
Des Moines, IA 50306-4547

JOHNNY R RANGEL  
200 32ND STREET  
BAY CITY MI 48708

**Escrow Review Statement***For informational purposes only***Statement Date:**

April 9, 2020

**Loan number:****Property address:**200 32ND STREET  
BAY CITY MI 48708-8208**Customer Service**
 **Online**  
wellsfargo.com

 **Telephone**  
1-800-340-0473

 **Correspondence**  
PO Box 10335  
Des Moines, IA 50306

 **Hours of operation**  
Mon - Fri 7 a.m. - 7 p.m. CT

 **To learn more, go to:**  
wellsfargo.com/escrow

We accept telecommunications relay service calls

**PLEASE NOTE:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **June 1, 2020** payment, the contractual portion of the escrow payment **decreases**.

**Part 1 - Mortgage payment****Option 1****Pay the shortage amount over 12 months**

	Previous payment through 05/01/2020 payment date	New payment beginning with the 06/01/2020 payment
<b>Principal and/or interest</b>	<b>\$539.38</b>	<b>\$539.38</b>
<b>Escrow payment</b>	<b>\$163.87</b>	<b>\$163.36</b>
<b>Total payment amount</b>	<b>\$703.25</b>	<b>\$702.74</b>

The escrow account has a shortage of  
**\$118.01**

**Option 2****Pay the shortage amount of \$118.01**

	Previous payment through 05/01/2020 payment date	New payment beginning with the 06/01/2020 payment
<b>Principal and/or interest</b>	<b>\$539.38</b>	<b>\$539.38</b>
<b>Escrow payment</b>	<b>\$163.87</b>	<b>\$153.53</b>
<b>Total payment amount</b>	<b>\$703.25</b>	<b>\$692.91</b>

**Option 1: No action required**

Starting **June 1, 2020** the new contractual payment amount will be **\$702.74**

**Option 2: Pay shortage in full**

Starting **June 1, 2020** the new contractual payment amount will be **\$692.91**

See Page 2 for additional details.

**WELLS  
FARGO****HOME  
MORTGAGE**

*Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage*

JOHNNY R RANGEL

Wells Fargo Home Mortgage  
PO Box 10394  
Des Moines, IA 50306-0394

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for \$118.01 to the address that appears on this coupon.

This payment must be received no later than **June 1, 2020**.

## Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$1,842.41. For the coming year, we expect the amount paid from escrow to be \$1,842.41.

### How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

### Escrow comparison

	04/18 - 03/19 (Actual)	12/18 - 11/19 (Actual)	06/19 - 04/20 (Actual)	06/20 - 05/21 (Projected)	# of months	New monthly escrow amount
<b>Property taxes</b>	\$1,058.05	\$1,063.87	\$1,068.97	\$1,068.97	÷ 12 =	\$89.08
<b>Property insurance</b>	\$710.52	\$773.44	\$773.44	\$773.44	÷ 12 =	\$64.45
<b>Total taxes and insurance</b>	\$1,768.57	\$1,837.31	\$1,842.41	\$1,842.41	÷ 12 =	<b>\$153.53</b>
<b>Escrow shortage</b>	\$0.00	\$23.81	\$197.90	<b>\$118.01</b>	÷ 12 =	\$9.83 <sup>**</sup>
<b>Mortgage insurance</b>	\$28.59	\$0.00	\$0.00	\$0.00	÷ 12 =	\$0.00
<b>Total escrow</b>	\$1,797.16	\$1,861.12	\$2,040.31	\$1,960.42	÷ 12 =	\$163.36

<sup>\*\*</sup>This amount is added to the payment if Option 1 on page 1 is selected.

### Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance November, 2020	<b>\$189.05</b>	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account <sup>†</sup>	<b>\$307.06</b>	(Calculated as: \$153.53 X 2 months)
<b>Escrow shortage</b>	<b>= -\$118.01</b>	

<sup>†</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

### Part 3 - Escrow account projections

Escrow account projections from June, 2020 to May, 2021

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2020			Starting balance	\$985.81	\$1,103.82
Jun 2020	\$153.53	\$0.00		\$1,139.34	\$1,257.35
Jul 2020	\$153.53	\$0.00		\$1,292.87	\$1,410.88
Aug 2020	\$153.53	\$944.50	BAY CITY	\$501.90	\$619.91
Sep 2020	\$153.53	\$0.00		\$655.43	\$773.44
Oct 2020	\$153.53	\$0.00		\$808.96	\$926.97
Nov 2020	\$153.53	\$773.44	AUTO-OWNERS INS CO	<b>\$189.05</b>	<b>\$307.06</b>
Dec 2020	\$153.53	\$124.47	BAY CITY	\$218.11	\$336.12
Jan 2021	\$153.53	\$0.00		\$371.64	\$489.65
Feb 2021	\$153.53	\$0.00		\$525.17	\$643.18
Mar 2021	\$153.53	\$0.00		\$678.70	\$796.71
Apr 2021	\$153.53	\$0.00		\$832.23	\$950.24
May 2021	\$153.53	\$0.00		\$985.76	\$1,103.77
Totals	\$1,842.36	\$1,842.41			

### Part 4 - Escrow account history

Escrow account activity from June, 2019 to May, 2020

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jun 2019				Starting Balance				\$360.83	\$1,059.68	-\$698.85
Jun 2019	\$139.94	\$147.38	-\$7.44	\$0.00	\$0.00	\$0.00		\$500.77	\$1,207.06	-\$706.29
Jul 2019	\$443.75	\$147.38	\$296.37	\$0.00	\$0.00	\$0.00		\$944.52	\$1,354.44	-\$409.92
Aug 2019	\$163.87	\$147.38	\$16.49	\$944.50	\$938.68	\$5.82	BAY CITY	\$163.89	\$563.14	-\$399.25
Sep 2019	\$408.87	\$147.38	\$261.49	\$0.00	\$0.00	\$0.00		\$572.76	\$710.52	-\$137.76
Oct 2019	\$163.87	\$147.38	\$16.49	\$773.44	\$0.00	\$773.44	AUTO-OWNERS INS CO	-\$36.81	\$857.90	-\$894.71
Nov 2019	\$163.87	\$147.38	\$16.49	\$0.00	\$710.52	-\$710.52	AUTO-OWNERS INS CO	\$127.06	\$294.76	-\$167.70
Dec 2019	\$163.87	\$147.38	\$16.49	\$124.47	\$119.37	\$5.10	BAY CITY	\$166.46	\$322.77	-\$156.31
Jan 2020	\$163.87	\$147.38	\$16.49	\$0.00	\$0.00	\$0.00		\$330.33	\$470.15	-\$139.82
Feb 2020	\$163.87	\$147.38	\$16.49	\$0.00	\$0.00	\$0.00		\$494.20	\$617.53	-\$123.33
Mar 2020	\$0.00	\$147.38	-\$147.38	\$0.00	\$0.00	\$0.00		\$494.20	\$764.91	-\$270.71
Apr 2020 (estimate)	\$327.74	\$147.38	\$180.36	\$0.00	\$0.00	\$0.00		\$821.94	\$912.29	-\$90.35
May 2020 (estimate)	\$163.87	\$147.38	\$16.49	\$0.00	\$0.00	\$0.00		\$985.81	\$1,059.67	-\$73.86
Totals	\$2,467.39	\$1,768.56	\$698.83	\$1,842.41	\$1,768.57	\$73.84				



